



**HUMAN RESOURCES OFFICE
TECHNICIAN / AGR ADMINISTRATIVE INSTRUCTION**

Number: 08-52

17 December 2008

**FEDERAL BENEFITS – BELATED FEDERAL EMPLOYEE HEALTH BENEFIT (FEHB)
ENROLLMENT OPPORTUNITY FOR ENROLLEES**

EXPIRATION: 31 JANUARY 2009

1. Each year, the Office of Personnel Management (OPM) works with Federal Employees Health Benefit (FEHB) carriers to strike a balance of protection against catastrophic events without shifting a high premium burden to enrollees. OPM is taking steps to provide additional protections for Federal employees participating in FEHB Programs who have non-emergency surgeries performed by out-of-network physicians. FEHB carriers were asked to re-evaluate their benefits for non-emergency surgeries.
2. OPM is taking this action in response to concerns over a coverage change in the Blue Cross Blue Shield out-of-network reimbursement that would have established a \$7,500 co-pay for out-of-network surgeries. OPM negotiated this change to address situations where enrollees could be billed tens of thousands of dollars for non-emergency surgeries performed by out-of-network providers, a practice known as balance billing.
3. To ensure employees have adequate time to evaluate changes, OPM is allowing agencies to accept belated FEHB change forms through 31 January 2009. Changes in FEHB enrollment may affect decisions regarding enrollment in the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS). Employees may continue to make enrollment choices for these programs through 31 January 2009, using the Open Season websites and call centers. The Open Season websites are www.opm.gov/insure/health for FEHB information, www.fsafeds.com for the FSA program, and www.benefeds.com for FEDVIP enrollment.
4. Belated FEHB changes will take effect the first day of the pay period that starts on 4 January 2009, regardless of the date the belated election is made. Belated FEDVIP changes will take effect 1 January 2009. Belated FSAFEDS changes will take effect on 1 January 2009, or the day after the change is received, whichever is later.
5. The POC for questions is TSgt Howard Bentley at CAGNET 6-3636, DSN 466-3636, commercial (916) 854-3636, or howard.f.bentley@us.army.mil.


STUART D. EWING
Captain, GS-13, CA ANG
Human Resources Officer

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